



# Washington Township School District



*The mission of the Washington Township Public Schools is to provide a safe, positive, and progressive educational environment that provides opportunity for all students to attain the knowledge and skills specified in the NJ Learning Standards at all grade levels, so as to ensure their full participation in an ever-changing world as responsible, self-directed and civic-minded citizens.*

<b>Course Title:</b>	<b>Personal Finance and Educational Technology</b>
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<b>Grade Level(s):</b>	<b>6</b>
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<b>Duration:</b>	<i>Full Year:</i>		<i>Semester:</i>	<b>x</b>	<i>Marking Period:</i>	
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<b>Course Description:</b>	<b>This course helps students prepare for the real world by delving into concepts such as personal budgeting, career exploration, saving and investing, managing risk, and becoming a civic-minded and critical consumer. This course combines with computer-based application skills such as spreadsheet development, word processing, and database building to help students truly manage and process these financial skills.</b>
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<b>Grading Procedures:</b>	<p><b>Grading procedures include rubric based assessment of student projects, performance scales, class participation, in-class assignments, and benchmarks.</b></p> <p><b>50% Major Assessments</b></p> <p><b>35% Minor Assessments</b></p> <p><b>15% Supportive Assessments</b></p>
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<b>Primary Resources:</b>	<p><b>Learning.com</b></p> <p><b>Nearpod</b></p> <p><b>Office 365 Suite of Products</b></p> <p><b>Teacher Created Resources</b></p>
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## Washington Township Principles for Effective Teaching and Learning

- Implementing a standards-based curriculum
- Facilitating a learner-centered environment
- Using academic target language and providing comprehensible instruction
- Adapting and using age-appropriate authentic materials
- Providing performance-based assessment experiences
- Infusing 21<sup>st</sup> century skills for College and Career Readiness in a global society

**Designed by:**

Elizabeth Pitel; Christina Longo

**Under the Direction of:**

Steve Whalen

**Written: \_\_\_ July 2019\_\_\_\_\_**

**Revised: \_\_\_\_\_**

**BOE Approval: \_\_\_\_\_**

## Unit Title: Educational Technology

**Unit Description: This course covers New Jersey Student Learning Standards 8.1 (Technological Literacy), 9.1 (21<sup>st</sup> Century Skills), and 9.2 (Personal Financial Literacy) Students will work through a productivity suite of tools including Spreadsheets, Word Processing, and Databases. Students will work on basics to prepare them for independent tool usage including file management, real time collaboration, sharing, and formatting.**

**Unit Duration: 3 weeks**

### Desired Results

Standard(s):

**Technology 8.1. Educational Technology:** All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate to create and communicate knowledge.

**Indicators:**

8.1.8.A.1 Demonstrate knowledge of a real-world problem using digital tools.

8.1.8.A.2 Create a document (e.g. newsletter, reports, personalized learning plan, business letters or flyers) using one or more digital applications to be critiqued by professionals for usability.

8.1.8.A.3 Use and/or develop a simulation that provides an environment to solve a real-world problem or theory.

8.1.8.A.4 Graph and calculate data within a spreadsheet and present a summary of the results 8.1.8.A.5 Create a database query, sort and create a report and describe the process, and explain the report results.

#### **Understandings:**

*Students will understand that...*

Specific planning and use of file management is necessary for effective communication and sharing of information.

Toolbars in software allows for specific formatting, design and troubleshooting.

A spreadsheet organizes information, calculates data, and creates a visual display to summarize data.

A database warehouses information on many different kinds and can be searched to display information for different queries.

Digital tools allow for information to be created, summarized, and shared with others.

Collaboration tools exist in many software programs today allowing the ability of asynchronous and

#### **Essential Questions:**

**What skills must be used to effectively create and manage documents, spreadsheets, and databases?**

**What is the form and function of a spreadsheet?  
What is the form and function of a database?**

**How can digital tools enhance creativity and construction of knowledge?**

**How can digital tools allow for collaboration in the independent space?**

synchronous use of document, spreadsheets, and presentations in the individual space.

### Assessment Evidence

**Performance Tasks:**

Proofreading and Correcting Task  
School Supplies Spreadsheet  
Basketball Budget Spreadsheet

**Other Evidence:**

Responses on Learning.com Interactives  
Nearpod responses  
Vocabulary checks  
Vocabulary games  
Online journals and discussion boards

**Benchmarks:**

Earning Spreadsheet  
Career Database

### Learning Plan

Learning Activities- Subtopic: Navigating Files, Word Processing

**One Drive Activities:**

Setting up Folders in OneDrive  
Access Documents in OneDrive vs. Through Stand Alone Program  
Syncing Down of web-based and shared folders

**Learning.com Activities:**

(L) Online Communication- Sharing and Collaborating Online  
Learning.com Word Processing Interactives  
(L) Word Processing- Visual Design  
(G) Word Processing- Proofreading and Correcting Level 3

**Resources:**

Office 365 Software  
OneDrive  
Learning.com

Learning Activities- Subtopic: Spreadsheets

**Nearpod Activity:**

Intro to Spreadsheets

**Learning.com Activities:**

(L) Spreadsheets – Parts and Navigation  
(L) Spreadsheets – Basic Formatting  
(L) Analyzing Data  
(L) Spreadsheets – Formulas  
(L) Spreadsheets – Functions  
(L) Spreadsheets – Analyzing Data  
(AE) School Supplies Spreadsheet  
(AE) Basketball Budget Spreadsheet

**Project:**

Earnings Spreadsheet

**Resources:**

Office 365 Software  
OneDrive

Learning.com  
Nearpod

**Learning Activities- Subtopic: Databases**

Learning.com  
(L) Databases Creating and Maintaining a Database

Project  
Career Database

Resources:  
Office 365 Software  
OneDrive  
Learning.com  
Nearpod

**Unit Learning Goal and Scale**  
(Level 2.0 reflects a minimal level of proficiency)

**Standard(s): 8.1.8.A.1, 2 Word Processing**

**Demonstrate knowledge of a real-world problem using digital tools**

**Create a document (e.g. newsletter, reports, personalized learning plan, business letters or flyers) using one or more digital applications to be critiqued by professionals for usability**

<b>4.0</b>	<p><b>Students will be able to:</b></p> <ul style="list-style-type: none"> <li>• Harvest information graphics independently using various Internet tools</li> <li>• Independently collaborate in document</li> <li>• Effectively design a system for managing file locations and access</li> <li>• Independently create styles and custom elements for unique documents</li> <li>• Effectively summarize information from other sources in a word processed document</li> </ul>
<b>3.0</b>	<p><b>Students will be able to:</b></p> <ul style="list-style-type: none"> <li>• Independently create a document (e.g. newsletter, reports, personalized learning plan, business letters or flyers) using one or more digital applications to be critiqued by professionals for usability to explain or model a real-world problem</li> </ul>
<b>2.0</b>	<p><b>Students will be able to:</b></p> <ul style="list-style-type: none"> <li>• Identify different tools that can be used in a word-processed document</li> <li>• Enter data into word processed document</li> <li>• Describe the function and purpose of a word processing software</li> <li>• Explain how to find help creating word processed item</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s): 8.1.8.A.4**

**Graph and calculate data within a spreadsheet and present a summary of the results**

<b>4.0</b>	<p><b>Students will be able to:</b></p> <ul style="list-style-type: none"> <li>• Harvest information and graphics independently using various Internet tools, and include them in spreadsheets</li> <li>• Customize graphs to achieve different presentations</li> <li>• Independently create formulas to calculate data</li> <li>• Independently design a spreadsheet with custom data points and formulas to illustrate, solve, or clarify and issue or scenario.</li> </ul>
<b>3.0</b>	<p><b>Students will be able to:</b></p> <p><b>Independently graph and calculate data within a spreadsheet and present a summary of</b></p> <ul style="list-style-type: none"> <li>• the results</li> </ul>
<b>2.0</b>	<p><b>Students will be able to:</b></p> <ul style="list-style-type: none"> <li>• Open a new or existing spreadsheet</li> <li>• Format current spreadsheets</li> <li>• Enter labels, and numerical data into spreadsheets</li> <li>• Enter given formulas into spreadsheets</li> <li>• Save and close spreadsheets</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

<b>Standard(s): 8.1.8.A.3, A.5</b>	
<ul style="list-style-type: none"> <li>Use and/or develop a simulation that provides an environment to solve a real-world problem or theory. Create a database query, sort and create a report and describe the process, and explain the report results.</li> </ul>	
<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Independently create a professional and original database that addresses a real-world issue and need. Explain how the database can be used to solve real world issues.</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Use and/or develop a simulation that provides an environment to solve a real-world problem or theory.</li> <li>Create a database query, sort and create a report and describe the process, and explain the report results.</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Start a new database</li> <li>Open an existing database</li> <li>Explain the purpose or function of a database</li> <li>Explain how a database can find solutions to questions</li> <li>Enter information into tables</li> <li>Create and Run Queries</li> <li>Read Reports to find answers to questions/ issues</li> <li>Close a database</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

### Unit Modifications for Special Population Students

<b>Advanced Learners</b>	Give students the opportunity to add extra elements to their spreadsheets and documents. Push students to customize graphs and elements; give freedom to customize beyond sample and/or directions. Give students the opportunity to add additional fields to their databases. Prompt them to design their own queries and scenarios. Allow students to work through Learning.com at their own pace.
<b>Struggling Learners</b>	Provide mini lessons and re-teaching opportunities to students who struggle with concepts. Provide video examples for re-teaching. Give students time to go back and independently review the concepts.
<b>English Language Learners</b>	As needed use translator apps and programs in Office. Run videos with closed captioning if available. Use picture examples, with step by step visuals as needed.
<b>Learners with an IEP</b>	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> <li>Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>Variation of input: adapting the way instruction is delivered</li> <li>Variation of output: adapting how a student can respond to instruction</li> <li>Variation of size: adapting the number of items the student is expected to complete</li> <li>Modifying the content, process or product</li> </ul> <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a>.</p>

	Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a>
<b>Learners with a 504</b>	Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.

## Interdisciplinary Connections

### **Indicators:**

#### ***Computer Science Connections***

#### **CSTA:**

Data and Analysis

2A-DA-07 Represent data using multiple encoding schemes

2A-DA-08 Collect data using computational tools and transform the data to make it more useful and reliable

#### **ISTE:**

2.a. Interact, collaborate, and publish with peers, experts, or others employing a variety of digital environments and media

2.b. Communicate information and ideas effectively to multiple audiences using a variety of media and formats

2.d. Contribute to project teams to produce original works or solve problems

3.b. Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media

3.d. Process data and report results

6.a-d

Students demonstrate a sound understanding of technology concepts, systems, and operations.

- a. Understand and use technology systems
- b. Select and use applications effectively and productively
- c. Troubleshoot systems and applications
- d. Transfer current knowledge to learning of new technologies

#### **ELA Connections:**

L.8.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking

W.8.4. Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.



**Indicators:**

**Create:** Students will design their own documents, spreadsheets and database to fit certain parameters and address real-world issues

**Collaborate:** Students will actively participate in the online collaboration of documents and in synchronous and asynchronous environments

**Communicate:** Students will create professional documents and spreadsheets, and share with students, staff, and potentially professionals.

**Critical Thinking:** Students will analyze information in charts, graphs, and reports, and decide the best way to display and present the information.

Unit Title: Money Management

**Unit Description:**

**This unit focuses on budgeting of money through discussions of saving, spending, and through the creation of personal means of tracking income and expenses. Different spending methods and forms will also be explored. Students will analyze wants, needs, income, and expenses through a variety of formats, and will develop several spreadsheets that track money.**

**Unit Duration: 2.5 weeks**

**Desired Results**

**Standard(s):**

**21<sup>st</sup> Century Life and Careers: Financial Literacy 9.1**

**Indicators:**

9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.

9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.

9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.

9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.

9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.

9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.

9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.

9.1.8.B.8 Develop a system for keeping and using financial records.

9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).

9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.

9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

<p><b>Understandings:</b>  <i>Students will understand that...</i>  Checks, debit, and credit cards can be used in different ways to purchase items.  Budgets help keep track of income and expenses to help meet your financial goals.  Paying yourself first is a means of ensuring you are properly saving for the future.  Spreadsheets can be used to easily organize budgets.  Different lifestyles and incomes require different types of budgeting.  Saving for financial goals helps keep people financially healthy.  Safeguarding your personal banking information helps ensure your money stays with you.</p>	<p><b>Essential Questions:</b>  <b>What are the differences between checks, credit cards, and debit cards?</b>  <b>When and where should a person use a check, credit card, and debit card?</b>  <b>How can one track income and expenses?</b>  <b>How can one save money to set themselves up for a healthy financial future?</b>  <b>How can a spreadsheet be used to track budgets?</b>  <b>How do different incomes change budgeting scenarios?</b>  <b>How can budgets be adjusted to deal with changes in cultures and lifestyles?</b>  <b>Why is it important to keep banking information safe?</b></p>
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**Assessment Evidence**

<p><b>Performance Tasks:</b>  Making Decisions Spreadsheet with follow up questions  Claim your Fame Future Interactive with Discussion Boards  Let's Make a Budget Spreadsheet</p>	<p><b>Other Evidence:</b>  Nearpod answers  BrainPOP submitted answers  Checks of vocabulary interactives  Checks of understanding BizKids Videos  Scores from vocab interactive events</p>
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**Benchmarks:**  
**Unit Test: Money Management (combined with Unit Test for Credit and Debt Management)**

**Learning Plan**

**Learning Activities:**

**Introductory/ Direct Instruction Activities:**  
**BrainPOP: Budgets**  
**Nearpod: Banking Services**  
**Nearpod: Pay yourself first**  
**Flocabulary: Budgeting**  
**Flocabulary: Banking**  
**Vocabulary interactives: Gimkit, Quizlet Live, Cram, Kahoot, or Quizizz**  
**Bizkids video: Budgeting Basics**

**Hands-on learning:**  
**Let's Make a Budget Spreadsheet**  
**Credit Vs. Debit Document**  
**Claim your fame Future Interactive with Discussion boards**  
**Making Decisions Spreadsheet**  
**Supply and Demand Worksheet**

**Reinforcement Activities:**  
**Gaming: Lemonade Stand**  
**Gaming: Coffee Shop**  
**Gaming: IceCream Truck Game**  
**Ayiti Cost of Life**

**Resources:**  
**BrainPOP**  
**Nearpod**  
**Bizkids**

**BrainPOP Gameup**

**Hooda Math**

**Claim your Fame Future Interactive**

**Project sheets:**

**Let's Make a Budget**

**Credit Vs. Debit**

**Making Decisions**

**Unit Learning Goal and Scale**  
(Level 2.0 reflects a minimal level of proficiency)

**Standard(s):** 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.

9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).

9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.

9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Describe how certain situations require different spending options: credit, cash, debit cards based on needs and circumstances.</li> <li>• Evaluate and select the best spending method based on the situation</li> <li>• Create a series of safeguards to protect personal banking information</li> <li>• Analyze different banking options to find the one that best meets particular needs</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the differences between cash, check, credit card, and debit card for making purchase</li> <li>• Explain when and where it is appropriate to use a check, debit card, credit card, or ATM card</li> <li>• Explain how to safeguard personal banking information</li> <li>• Identify when a bank, or other financial institution will help them meet their personal goals</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Define checks, cash, debit card, credit cards</li> <li>• Identify parts of a check</li> <li>• State why someone should keep banking information private</li> <li>• Explain the purpose of a bank</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):** 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Independently create a savings and spending pan that categorizes different types of saving and spending.</li> <li>• Construct graphs and visuals to accompany savings and spending plan</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Create a simple personal savings and spending plan based on different sources of income.</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Identify sources of income and expenses</li> <li>• Identify why someone would want to create a savings and spending plan</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):** 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.

9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.

**Students will be able to:**

- Estimate the amount of savings needed based on a variety of incomes
- Estimate how long savings will be needed to meet financial goals and build wealth

<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Justify the concept of paying yourself first</li> <li>• Explain how deferring gratification can help meet financial goals</li> </ul>
<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the concept of paying yourself first.</li> <li>• Explain the terms of deferred gratification, financial goals, and wealth</li> </ul>
<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>Even with help, no success</b>

<b>Standard(s):</b> 9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions. 9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.
<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Connect the ideas of supply and demand to spending and savings for consumers</li> </ul>
<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain how the economy can affect personal income, individual security, and consumer decisions</li> <li>• Evaluate how cultural traditions and historical influences have impacted financial practices</li> </ul>
<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Define “economy”</li> <li>• Identify different financial trends in different parts of the country and at different times.</li> </ul>
<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>Even with help, no success</b>

<b>Standard(s):</b> 9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals. 9.1.8.B.8 Develop a system for keeping and using financial records.
<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Independently develop a system using spreadsheets or other tools that contain formulas to calculate savings towards long-term, short-term and charitable goals</li> </ul>
<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Construct a budget to save for long-term, short-term, and charitable goals</li> <li>• Develop a system for keeping and using financial records</li> </ul>
<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• List their long term, short term, and charitable goals</li> <li>• Identify the purpose of creating a budget that includes long term, short term, and charitable goals</li> </ul>
<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>Even with help, no success</b>

Unit Modifications for Special Population Students	
<b>Advanced Learners</b>	Allow for self-pacing of work. Provide incentives for adding more to budgets and savings plans. Encourage use of customization in budgets, spreadsheets, and plans.
<b>Struggling Learners</b>	Provide templates and samples for students to model work after. Provide additional mini-lessons on using the tools Provide video demonstrations to relearn concepts
<b>English Language Learners</b>	Provide video demonstrations and allow closed captioning when appropriate. Use graphics in addition to text to explain ideas in project direction sheets

<p><b>Learners with an IEP</b></p>	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> <li>• Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>• Variation of input: adapting the way instruction is delivered</li> <li>• Variation of output: adapting how a student can respond to instruction</li> <li>• Variation of size: adapting the number of items the student is expected to complete</li> <li>• Modifying the content, process or product</li> </ul> <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a>.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a></p>
<p><b>Learners with a 504</b></p>	<p>Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.</p>

## Interdisciplinary Connections

**Indicators:**

**ISTE**

- 4a  
Students know and use a deliberate design process for generating ideas, testing theories, creating innovative artifacts or solving authentic problems.
- 5a  
Students formulate problem definitions suited for technology-assisted methods such as data analysis, abstract models and algorithmic thinking in exploring and finding solutions.
- 5b  
Students collect data or identify relevant data sets, use digital tools **to analyze them, and represent data in various ways to facilitate problem-solving and decision-making.**

**English Language Arts:**

- W.8.1. Write arguments to support claims with clear reasons and relevant evidence
- L.8.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking
- L.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- RI.6.9. Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) one author's presentation of events with that of another (e.g., a memoir written by and a biography on the same person).
- SA.R.7. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, orally and in words.
- SA.SL.4 -Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience

## Integration of 21<sup>st</sup> Century Skills

**Indicators:**

Communication: Summarize savings and spending plans through visuals and explanations. Share work with classmates, staff members, and when possible professionals

Collaboration: Work in groups synchronously and asynchronously to develop budgets and spending plans

Critical Thinking: Evaluate budgets for effectiveness. Analyze different spending and saving situations and provide suggestions to improve usability.

Creation: Design and create spreadsheets for budgets/ spending and saving plans

**Unit Title: Credit and Debt Management****Unit Description:**

**This unit explores the uses, features, and functions of credit and debit cards including interest. It also delves into how debt and credit can be used to manage finances. Finally, credit scores and bankruptcy are investigated.**

**Unit Duration: 2.5 weeks**

**Desired Results****Standard(s):**

**21<sup>st</sup> Century Life and Careers: Financial Literacy 9.1**

**Indicators:**

**9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.**

**9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.**

**9.1.8.C.3 Compare and contrast debt and credit management strategies.**

**9.1.8.C.4**

**Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.**

**9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).**

**9.1.8.C.6 Determine ways to leverage debt beneficially.**

**9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).**

**9.1.8.C.8**

**Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.**

**9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.**

**9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.**

**Understandings:**

*Students will understand that...*

There are advantages and disadvantages to using credit and debit cards.

Debit cards automatically deduct money from a personal or business account.

Credit cards can be used to purchase items, and then the bank who lent the money for items must be paid back.

There are different types of loans with varying interest rates and terms, which changes the amount of money that must be paid back.

Borrowing money costs money.

It is possible to borrow more money than a person can afford, which could lead to debt issues and potentially bankruptcy.

To avoid credit issues and bankruptcy, close attention must be paid to spending and budgets.

Credit counseling can help restructure debt and counselors will suggest new spending and savings habits.

**Essential Questions:**

**When is it appropriate to use a debit card? When is it appropriate to use a credit card?**

**What are the differences between debit and credit cards?**

**How do loans work?**

**What are the different types of loans?**

**What is interest?**

**How does interest change the cost of loans?**

**What is bankruptcy?**

**How can bankruptcy be avoided?**

**How can credit counselling help?**

**Assessment Evidence**

**Performance Tasks:**

Let's Talk Credit  
All about loans  
Credit Facts Flyer  
Bankruptcy Infographic

**Other Evidence:**

Nearpod responses  
BrainPOP responses  
Bizkids Questions  
Discussion board responses

**Benchmarks:**

**Credit and Debit Unit Test (Combined with Money Management Unit Test)**

**Learning Plan**

**Learning Activities:**

**Introductory Activities:**

Nearpod- Credit Cards  
Nearpod- Managing Credit  
BrainPOP-Credit Cards  
BrainPOP-Interest  
Biz Kids- Cash and Credit

**Hands-on/Interactive Activities**

Let's Talk Credit  
All about Loans  
Credit Facts Flyer/PPT  
Credit Card simulator (Channel One)  
iGrad Game  
Celebrity Calamity  
Bankruptcy Infographic

**Resources:**

Nearpod  
Project papers: Credit Facts Flyer/PPT



**Bankruptcy Infographic**  
**Channel One**  
**iGrad**  
**Financialentertainment.org**  
**Easel.ly**  
**Biz Kids**

**Unit Learning Goal and Scale**  
(Level 2.0 reflects a minimal level of proficiency)

**Standard(s): 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Evaluate scenarios and recommend using either a credit card or debit card based on the situation</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Compare and contrast credit cards and debit cards</li> <li>• Explain the advantages and disadvantages of using credit cards</li> <li>• Explain the advantage sand disadvantages of using a debit card</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the purpose of a credit card and debit card in terms of making purchases</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s): 9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.**

**9.1.8.C.4**

**Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.**

**9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Identify when different credit products and services fit financial scenarios.</li> <li>• Create formulas that can be used to calculate costs of borrowing credit across different financial institutions</li> <li>• Select the best financial product to use to fit the terms and costs</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Compare and contrast different products and services offered at financial institutions</li> <li>• Define and explain the terminology related to different types of credit including credit cards, installment loans, and mortgages.</li> <li>• Compare different interest rates for different types of credit</li> <li>• Calculate the cost of borrowing money using different amounts and different interest rates</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Connect the ideas of borrowing money and credit</li> <li>• Explain what interest is and how interest percentages impact the cost of credit</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

<b>Standard(s):</b> 9.1.8.C.3 Compare and contrast debt and credit management strategies. 9.1.8.C.6 Determine ways to leverage debt beneficially.	
<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Design scenarios where debt would be beneficial</li> <li>• Analyze scenarios where debt and credit management strategies are being applied for effectiveness</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Compare and contrast debt and credit management strategies</li> <li>• Explain ways to leverage debt beneficially</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain how credit can be used to pay for larger purchases</li> <li>• Explain why credit is sometimes necessary for long term goals</li> <li>• Identify different credit terms</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

<b>Standard(s):</b> 9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).	
<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Analyze terms and conditions of loans to determine if the loans have acceptable terms</li> <li>• Analyze situations to determine which situations require use of credit</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the consequences of using easy access credit</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Identify good and bad interest rates</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

<b>Standard(s):</b> 9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights. 9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy. 9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.	
<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Provide suggestions to improve credit scores</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the purpose of a credit score</li> <li>• Explain the purpose of a credit record</li> <li>• Summarize borrower’s credit report rights</li> <li>• Summarize the causes and consequences of personal bankruptcy</li> <li>• Determine when there is a need to seek credit counseling and when it is appropriate to us it</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Rank and label credit scores</li> <li>• Define and explain bankruptcy</li> <li>• Define the idea of credit counseling</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

## Unit Modifications for Special Population Students

<b>Advanced Learners</b>	Allow for self-pacing of work. Encourage students to add elements to infographic and flyer. Encourage use of multi-media and additional research.
<b>Struggling Learners</b>	Provide templates and samples for students to model work after. Provide additional mini-lessons on using the tools Provide video demonstrations to relearn concepts
<b>English Language Learners</b>	Provide video demonstrations and allow closed captioning when appropriate. Use graphics in addition to text to explain ideas
<b>Learners with an IEP</b>	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> <li>• Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>• Variation of input: adapting the way instruction is delivered</li> <li>• Variation of output: adapting how a student can respond to instruction</li> <li>• Variation of size: adapting the number of items the student is expected to complete</li> <li>• Modifying the content, process or product</li> </ul> <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a>. Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a></p>
<b>Learners with a 504</b>	Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.

## Interdisciplinary Connections

### Indicators:

#### **ISTE:**

- 1.b. Create original works as a means of self-expression
- 2.b Communicate information and ideas effectively to multiple audiences using a variety of media and formats
- 4.c. Collect and analyze data to identify solutions and/or make informed decisions.

#### **English Language Arts:**

- W.6. Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas efficiently as well as to interact and collaborate with others.
- L.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking
- L.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- RI.6.9. Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) one author's presentation of events with that of another (e.g., a memoir written by and a biography on the same person).
- SA.R.7. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and in words.
- SA.SL.4 -Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience

**Math:**

6.RP.C Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent.

6.EE.C Represent and analyze quantitative relationships between dependent and independent variables

### Integration of 21<sup>st</sup> Century Skills

**Indicators:**

**Communication:** Participate in online discussion boards about topics of credit. Comment and question others' posts.

**Collaboration:** Work in groups or partnerships to develop bankruptcy infographics, including research, design, and revision.

**Critical Thinking:** Analyze scenarios to determine the use of credit strategies. Analyze credit terms to find evidence of predatory practices.

**Creativity:** Design infographic and flyer with personal choices, select and include own media, graphics, and design concepts.

**Unit Title: Saving, Planning, and Investing**

**Unit Description:** This unit focuses on many different ways to save and invest money for short-term and long-term financial goals. Students will investigate strategies from savings accounts to riskier investment opportunities such as the stock market. Students will visualize the power of compounded interest.

**Unit Duration: 2.5 weeks****Desired Results****Standard(s):****21<sup>st</sup> Century Life and Careers: Financial Literacy 9.1****Indicators:****9.1.8.D.1 Determine how saving contributes to financial well-being.****9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.****9.1.8.D.3 Differentiate among various investment options.****9.1.8.D.4 Distinguish between income and investment growth.****9.1.8.D.5 Explain the economic principle of supply and demand****Understandings:***Students will understand that...*

There are a variety of methods for saving money, each with different requirements and benefits.

Saving money is required for financial stability.

Investment growth is money earned from the principal that you invest.

Supply and demand are two interrelated concepts with a symbiotic relationship.

Supply and demand impacts investment growth.

**Essential Questions:****What are the different types of savings tools?****When should someone use a savings account, versus a certificate of deposit or a mutual fund?****What are some of the risks of investing in the stock market or other investment account?****How does the idea of supply and demand impact investment opportunities?****How does risk play into the idea of investment?****Assessment Evidence****Performance Tasks:**

Monthly Money- Spreadsheet Activity with Project Sheet

Excel Stock Chart- Activity with Project Sheet

Supply and Demand Activity with Project Directions

**Other Evidence:**

Nearpod responses

BrainPOP responses

Flocabulary responses

Discussion boards to review concepts taught daily

Exit Cards

**Benchmarks:****Unit Test: Saving, Planning, and Investing (Combined with Insurance)****Learning Plan****Learning Activities:****Introductory/ Direct Instruction Activities:**

Nearpod: Savings and Investing  
Flocabulary: Investing your Money  
BrainPOP Banking  
BrainPOP Stockmarket  
BrainPOP Supply and Demand  
Vocabulary review online activities- chose from : Quizlet, Quizizz, Kahoot, Cram  
Biz Kids: Episode 104- What can you do with money?  
Biz Kids: Episode 106- Taking Charge of your Financial Future

**Hands-on Learning Activities:**

Hands on banking interactive  
Monthly Money- Spreadsheet Activity with Project Sheet  
Excel Stock Chart- Activity with Project Sheet  
Supply and Demand Activity with Project Directions

**Extension Activities:**

Bite Club

**Resources:**

Nearpod  
Flocabulary  
BrainPOP  
Biz Kids  
Banking Interactive website  
Monthly money project sheets  
Excel stock chart project sheets  
Supply and demand project sheets  
Financialentertainment.org

**Unit Learning Goal and Scale**  
(Level 2.0 reflects a minimal level of proficiency)

**Standard(s):**

9.1.8.D.1 Determine how saving contributes to financial well-being.

<b>4.0</b>	<b>Students will be able to: Create a savings plans that allows for diversification of funds to provide for long-term and short-term goals.</b> •
<b>3.0</b>	<b>Students will be able to: Explain the relationship between savings and healthy finances.</b> •
<b>2.0</b>	<b>Students will be able to: Explain what it means to save and why it is important.</b> •
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):**

9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.

9.1.8.D.3 Differentiate among various investment options.

<b>4.0</b>	<b>Students will be able to:</b> • <b>Create a diversified savings plan explaining their reasoning for selecting the various tools</b>
<b>3.0</b>	<b>Students will be able to:</b> • <b>Explain the difference between savings accounts, certificates of deposits, and other saving tools.</b> • <b>Explain the difference between mutual funds, stock markets, bonds, and other investment opportunities.</b>
<b>2.0</b>	<b>Students will be able to:</b> • <b>Define savings account, certificate of deposit, mutual fund, investment, investment growth, stocks, bond, stock market, and risk</b>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):**

9.1.8.D.4 Distinguish between income and investment growth.

<b>4.0</b>	<b>Students will be able to:</b> • <b>Explain the relationship between amount invested and amount of potential growth</b> • <b>Explain the concept of needing money to make money</b>
<b>3.0</b>	<b>Students will be able to:</b> • <b>Explain the differences between income and investment growth</b>
<b>2.0</b>	<b>Students will be able to:</b> • <b>Define income and investment growth</b> • <b>Explain investment options</b>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>



<b>Standard(s):</b> 9.1.8.D.5 Explain the economic principle of supply and demand	
<b>4.0</b>	Students will be able to: <ul style="list-style-type: none"> <li>Analyze cost histories of items and explain where demands were high, and demands were low as compared to a constant supply</li> <li>Describe how to use the concept of supply and demand to make consumer decisions.</li> <li>Explain how the idea of supply and demand impacts investment growth</li> </ul>
<b>3.0</b>	Students will be able to: <ul style="list-style-type: none"> <li>Explain the economic principle of supply and demand</li> </ul>
<b>2.0</b>	Students will be able to: <ul style="list-style-type: none"> <li>Define the terms supply and demand</li> <li>List different demands that they have</li> </ul>
<b>1.0</b>	With help, partial success at level 2.0 content and level 3.0 content:
<b>0.0</b>	Even with help, no success

### Unit Modifications for Special Population Students

<b>Advanced Learners</b>	Allow for self-pacing of work. Have students research trends on different products they have recently purchased and find points where the price was impacted by supply and demand. Have students design formulas for tracking changes in investment over time.
<b>Struggling Learners</b>	Provide templates and samples for students to model work after. Provide additional mini-lessons on using the tools Provide video demonstrations to relearn concepts Encourage students to rewatch BrainPOP lessons as needed Provide additional examples of investment growth
<b>English Language Learners</b>	Provide video demonstrations and allow closed captioning when appropriate. Use graphics in addition to text to explain ideas Create simple graphic organizers
<b>Learners with an IEP</b>	Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include: <ul style="list-style-type: none"> <li>Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>Variation of input: adapting the way instruction is delivered</li> <li>Variation of output: adapting how a student can respond to instruction</li> <li>Variation of size: adapting the number of items the student is expected to complete</li> <li>Modifying the content, process or product</li> </ul> Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a> . Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a>
<b>Learners with a 504</b>	Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.

### Interdisciplinary Connections

**Indicators:**

**ISTE:**

1.b. Create original works as a means of self-expression

2.b. Communicate information and ideas effectively to multiple audiences using a variety of media and formats

4.c. Collect and analyze data to identify solutions and/or make informed decisions.

**English Language Arts:**

W.6. Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas efficiently as well as to interact and collaborate with others.

L.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking

L.2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

RI.6.9. Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) one author's presentation of events with that of another (e.g., a memoir written by and a biography on the same person).

SA.R.7. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and in words.

SA.SL.4 -Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience

## Integration of 21<sup>st</sup> Century Skills

**Indicators:**

Communication: Participate in online discussion boards about topics of savings. Comment and question others' posts.

Collaboration: Work in groups or partnerships to develop stock spreadsheets, including research, and design.

Critical Thinking: Analyze scenarios to determine the use of saving strategies. Design saving strategies that combine a variety of tools to address long term and short-term savings goals.

Creativity: Design supply and demand project activity with personal choices, select and include own media, graphics, and design concepts.

<b>Unit Title: Insurance and Protection</b>	
<b>Unit Description:</b> Students will investigate the variety of insurance possibilities, warranties, other products that are available to protect their financial and personal lives. Students will assess the needs and outcomes of different protection products.	
<b>Unit Duration:1 week</b>	
<b>Desired Results</b>	
<b>Standard(s):</b> 21 <sup>st</sup> Century Life and Careers: Financial Literacy 9.1	
<b>Indicators:</b> 9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss. 9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed. 9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact of deductibles. 9.1.8.G.4 Evaluate the need for different types of extended warranties	
<b>Understandings:</b> <i>Students will understand that...</i> Insurance provides protection for financial stability in case of emergency or loss. There is a relationship between an insurance premium and the amount of deductible and coverage. The amount of risk involves impacts the insurance premiums. Extended warranties protect products beyond manufacturer's defect for different periods of time. Extended warranties are not always needed.	<b>Essential Questions:</b> What are the different types of insurance available? What types of insurance are required in our state? What is the relationship between premiums, coverage, and deductible? How does risk impact premiums? What does an extended warranty do? How do you know if an extended warranty is a good option for a purchased product?
<b>Assessment Evidence</b>	
<b>Performance Tasks:</b> Microsoft Word Graphic Organizer- Insurance Types Spreadsheet- Extended warranty or not?- Applecare Insurance Meme	<b>Other Evidence:</b> Nearpod responses Flocabulary responses Online vocabulary responses Discussion board about insurance topics Exit cards

**Benchmarks:**

Insurance Unit Test (Combined with Planning, Saving, and Investing)

## Learning Plan

**Learning Activities:****Introductory Activities/Direct Instruction:**

Nearpod: Insurance

Flocabulary: Health Insurance

Vocabulary online review: Quizlet, Quizziz, Kahoot, Gimkit or Cram

BizKids- "The World is a Risky Place" Episode 207

**Hands-On/Interactive Activities:**

Insurance Financial Literacy Game- "Play Insure"

Microsoft Word Graphic Organizer- Insurance Types

Insurance Meme

Spreadsheet- Extended warranty or not?- Applecare

**Resources:**

Nearpod

Flocabulary

Online vocabulary sites: Quizlet, Quizziz, Kahoot, Gimkit or Cram

Biz Kids

Play Insure website

Microsoft Word

Microsoft Excel

Project papers: Insurance Type, Insurance Meme, and Extended or Warrant or Not?

Mathalicious.com

**Unit Learning Goal and Scale**  
(Level 2.0 reflects a minimal level of proficiency)

**Standard(s):**

**9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss.**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Describe ways they currently protect their assets in school and at home. Describe ways they are not protected from loss</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain why it is important to have insurance or other plans to protect against loss</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Identify the terms: insurance, protection, and loss</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):**

**9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed.**

**9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact of deductibles.**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Assess situations for the need of insurance</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Determine what criteria to look at to decide the amount of insurance needed</li> <li>• Analyze the need for health, home, auto, disability, and other insurances</li> <li>• Explain the value of different types of insurance</li> <li>• Explain how a deductible impacts the cost of a premium</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Define premium, deductible, insurance, life insurance, health insurance, disability insurance, auto insurance.</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s): 9.1.8.G.4 Evaluate the need for different types of extended warranties**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Compare extended warranty costs for the cost of the item</li> <li>• Equate the cost of an extended warranty to the likelihood of needing warranty</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Evaluate the need for different types of extended warranties</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the concept of an extended warranty</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

## Unit Modifications for Special Population Students

<b>Advanced Learners</b>	Allow for self-pacing of work. Provide incentives for adding additional pieces to completed business presentation. Encourage use of multi-media in addition to print materials
<b>Struggling Learners</b>	Provide templates and samples for students to model work after. Provide additional mini-lessons on using the tools Provide video demonstrations to relearn concepts
<b>English Language Learners</b>	Provide video demonstrations and allow closed captioning when appropriate. Use graphics in addition to text to explain ideas
<b>Learners with an IEP</b>	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> <li>• Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>• Variation of input: adapting the way instruction is delivered</li> <li>• Variation of output: adapting how a student can respond to instruction</li> <li>• Variation of size: adapting the number of items the student is expected to complete</li> <li>• Modifying the content, process or product</li> </ul> <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a>. Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a></p>
<b>Learners with a 504</b>	Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.

## Interdisciplinary Connections

### Indicators:

#### **ISTE:**

- 1.b. Create original works as a means of self-expression
- 2.b. Communicate information and ideas effectively to multiple audiences using a variety of media and formats
- 4.c. Collect and analyze data to identify solutions and/or make informed decisions.

#### **English Language Arts:**

- W.6. Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas efficiently as well as to interact and collaborate with others.
- L.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking
- L.2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- RI.6.9. Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) one author's presentation of events with that of another (e.g., a memoir written by and a biography on the same person).
- SA.R.7. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and in words

SA.SL.4 -Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience

### Integration of 21<sup>st</sup> Century Skills

Indicators:

Communication: Participate in online discussion boards about topics of insurance. Comment and question others' posts.

Creativity: Design a meme using independent choice of images, phrases, and ideas

Critical Thinking: Analyze scenarios to make decisions about insurance needs

### Unit Title: Income and Careers

#### Unit Description:

**This unit explores the relationship between income and careers. Students will learn about earning potential, the payroll process, taxes, and benefits. Students will be given the opportunity to research different careers and describe the benefits associated with them. The relationship to earning potential across cultures and environments will also be investigated through discussions of cost of living.**

**Unit Duration: 3 weeks**

### Desired Results

Standard(s):

**NJSLA: 21<sup>st</sup> Century Life and Careers: Financial Literacy 9.1**

Indicators:

**9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.**

**9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.**

**9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.**

**9.1.8.A.4 Relate earning power to quality of life across cultures.**

**9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.**

**9.1.8.A.6 Explain how income affects spending decisions.**

**9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.**

**Understandings:**

*Students will understand that...*

Taxes are used by the government to pay for services and provide benefits.

Certain payroll deductions, such as medical spending plans, are not required to be taken from your paycheck.

There is a positive correlation between education and income.

Different careers have different requirements and skill sets, and different earning potentials.

Employee benefits include a variety of things including health care, pensions, and stock options.

Different parts of the country and the world have different costs of living and earning potentials.

**Essential Questions:**

**What are the purposes of payroll deductions?**

**How do payroll deductions impact income?**

**What is the relationship between education and the ability to earn income?**

**What skills and requirements exist for different career paths?**

**What are employee benefits and how do they impact income?**

**How does income level change in different parts of the country and the world?**

**What level of income is needed in different cultures and different areas?**

**Assessment Evidence****Performance Tasks:**

Graphing Income and Deductions Spreadsheet

Payroll spreadsheet

Why Stay in school Spreadsheets

**Other Evidence:**

Nearpod responses

Vocabulary interactive responses

Discussion board responses

**Benchmarks:**

**Career Project- Research a career, find information about skills, education, benefits, and income. Create a report and tie into a presentation to be shared.**

**Learning Plan****Learning Activities:****Introductory Activities/ Direct Instruction:**

Nearpod: Paycheck and Employee Benefits

Nearpod: \$100,00 Around the World

Vocabulary interactives: Cram, Quizlet, Quizizz, Kahoot, Gimkit

**Hands-on/ Interactive Activities:**

Graphing Income and Deductions

Payroll Spreadsheet

Why Stay in School Spreadsheet

SGO Career Project- Research a career and create a presentation

Word Processing Link: Career Report/Brochure

Get a Life Interactive and Discussion Board

**Resources:**

Nearpod

Vocabulary interactive site

Project sheets: Graphing income and deductions

Payroll Spreadsheet

Why Stay in School

Get a Life Interactive Site

Learning Class Pages Discussion Board

Microsoft Excel

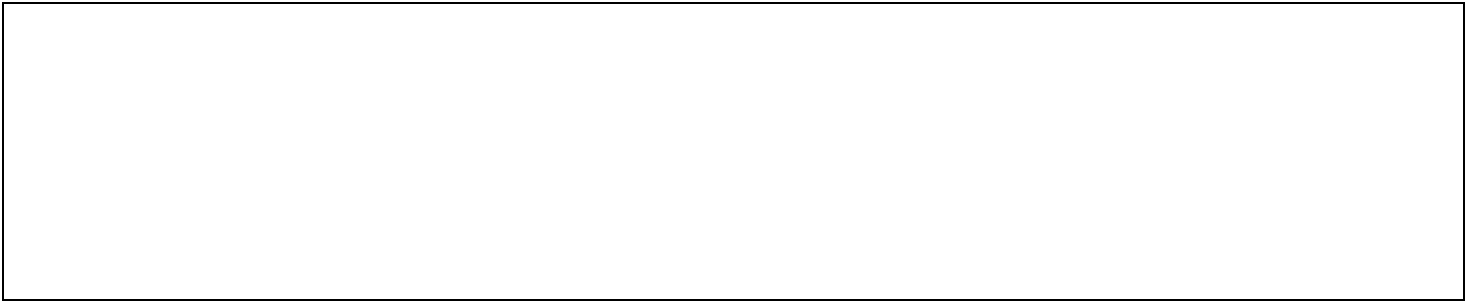
Microsoft Sway

Adobe Spark

Microsoft PowerPoint

NJ CAN Reality Check <https://njcis.intocareers.org/realitycheck/>





**Unit Learning Goal and Scale**  
(Level 2.0 reflects a minimal level of proficiency)

**Standard(s):**

**9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Compare different payroll deductions for different types of careers, income levels and employment status</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the different payroll deductions</li> <li>• Explain the purposes of taxes and other payroll deductions</li> <li>• Identify payroll deductions on a paystub</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Define taxes, benefits, payroll, payroll stub, income, net pay, and gross pay</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):**

**9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.**

**9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.**

**9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.**

**9.1.8.A.6 Explain how income affects spending decisions.**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>•</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the relationship between skill sets and earning power</li> <li>• Explain how income impacts spending power</li> <li>• Identify different ways to increase spending power through the acquisition of knowledge and skills</li> <li>• Describe how choices related to education, skill acquisition, entrepreneurship, and lifestyle impact income</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Define entrepreneurship, earning power, and income</li> <li>• Identify different levels of education and ways to attain skills</li> <li>• Identify the education, skill sets, and income level of selected careers</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

<b>Standard(s): 9.1.8.A.4 Relate earning power to quality of life across cultures.</b>	
<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Analyze cultures to determine the typical quality of life or earning power, and what factors may lead to this lifestyle</li> </ul>
<b>3.0</b>	<b>Students will be able to: Relate earning power to quality of life across cultures.</b> <ul style="list-style-type: none"> <li></li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Describe the idea of “quality of life”</li> <li>Describe how different cultures have different spending and earning styles</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

<b>Standard(s): 9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</b>	
<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Compare and contrast possible career/job options after analyzing income and benefit packages</li> <li>Calculate monthly net and gross pay for a variety of incomes</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Explain the purpose of the payroll deduction process, taxable income, and employee benefits</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Define payroll, taxable income, and employee benefits</li> <li>Give examples of taxes</li> <li>Give examples of employee benefits</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

### **Unit Modifications for Special Population Students**

<b>Advanced Learners</b>	Allow for self-pacing of work as needed. Encourage finding examples of interviews and articles to include in research for presentation. Encourage use of website or other presentation software to construct a sharable presentation. Encourage expansion of career projects.
<b>Struggling Learners</b>	Provide templates and samples for students to model work after. Provide additional mini-lessons on using the tools Provide graphic organizers Provide templates for creating presentations
<b>English Language Learners</b>	Provide video demonstrations and allow closed captioning when appropriate. Use graphics in addition to text to explain ideas Allow use of online translation tools
<b>Learners with an IEP</b>	Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include: <ul style="list-style-type: none"> <li>Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>Variation of input: adapting the way instruction is delivered</li> <li>Variation of output: adapting how a student can respond to instruction</li> <li>Variation of size: adapting the number of items the student is expected to complete</li> <li>Modifying the content, process or product</li> </ul>

	<p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a>.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a></p>
<b>Learners with a 504</b>	Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.

<b>Interdisciplinary Connections</b>
<p><b>Indicators:</b>  <b>ISTE:</b>            1.b. Create original works as a means of self-expression            2.b Communicate information and ideas effectively to multiple audiences using a variety of media and formats            4.c. Collect and analyze data to identify solutions and/or make informed decisions.</p> <p><b>English Language Arts:</b>            W.6. Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas efficiently as well as to interact and collaborate with others.            L.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking            L.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.            RI.6.9. Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) one author’s presentation of events with that of another (e.g., a memoir written by and a biography on the same person).            SA.R.7. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and in words.            SA.SL.4 -Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience</p>

<b>Integration of 21<sup>st</sup> Century Skills</b>
<p><b>Indicators:</b>  <b>Critical Thinking: Evaluate career options, compare and contrast education and income relationships</b>  <b>Creativity: Design presentations using graphics, media, and other elements to share career information</b>  <b>Communication: Present and share the information learned about their chosen career to students, staff, and community members if available. Participate in discussion boards, commenting on others’ posts</b></p>

<b>Unit Title: Critical Consumer</b>	
<b>Unit Description:</b> This unit explores the analysis of individual wants and needs when creating budgets. Additionally, marketing strategies are dissected, and consumer fraud is presented. The idea of social media also comes into play, as the idea of being a critical consumer of media is integrated.	
<b>Unit Duration: 2.5 weeks</b>	
<b>Desired Results</b>	
<b>Standard(s):</b> 21 <sup>st</sup> Century Life and Careers: Financial Literacy 9.1	
<b>Indicators:</b> 9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions. 9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so. 9.1.8.E.3 Compare and contrast product facts versus advertising claims. 9.1.8.E.4 Prioritize personal wants and needs when making purchases. 9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards. 9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities. 9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws. 9.1.8.E.8 Recognize the techniques and effects of deceptive advertising	
<b>Understandings:</b> <i>Students will understand that...</i> Consumers make ethical and financial choices when making a purchase. There is a cost/benefit analysis that happens with purchases. Buying in bulk can provide cost savings at times, but only if it meets consumer needs.	<b>Essential Questions:</b> What things should consumers take into account when considering a purchase? What deceptive advertising practices should consumers be wary of? When is bulk shopping a good idea? What protections are in place for consumers? What role does social media play in advertising?

Producers market to consumers in ways meant to entice consumers into purchasing their products.  
 Producers must adhere to specific advertising laws but that does not stop deceptive advertising.  
 There are consumer protection laws in place to protect consumers.  
 Celebrities and Public Figures use Social Media to advertise products.  
 Social media is used as a “selling tool” even if you are not actively buying anything.

### Assessment Evidence

**Performance Tasks:**

Wants Vs. Needs Word Table  
 Comparing Advertisements Discussion Boards  
 Cost/Benefit Analysis Shopping Word Table  
 Social Media Poster- The more you know  
 You Are Here Website with Discussion Boards

**Other Evidence:**

Nearpod responses  
 Wants Vs. Needs Sort activities  
 Bulk Shopping sort- brainrush  
 BizKids Video questions  
 Exit Cards

**Benchmarks:**

**Unit Test (Combined with Civic and Financial Responsibility)**

### Learning Plan

**Learning Activities:**

**Introductory/Direct Instruction Activities:**

Nearpod: Protecting yourself as a Consumer  
 Nearpod: Diversifying your media diet  
 BizKids: “How to Be a Smart Consumer” Episode 114

**Hands-on Interactive Activities**

Wants Vs. Needs Sort activities  
 Bulk Shopping sort- Brainrush  
 Wants Vs. Needs Word Table  
 Bulk Calculator Unit Rate Spreadsheet  
 You are Here Website with Discussion board  
 Comparing Advertisements Discussion Boards  
 Cost/Benefit Analysis Shopping Word Table  
 Social Media Poster- The more you know

**Extension Activities:**

**Con them if you can- Financial Entertainment**

**Resources:**

Nearpod  
 BizKids  
 Brainrush  
 Project directions: Wants vs. needs  
 Bulk Calculator Spreadsheet  
 Cost/Benefit Analysis Word Table  
 Social Media Poster  
 Learning Class Pages  
 FTC You are here website



**Unit Learning Goal and Scale**  
(Level 2.0 reflects a minimal level of proficiency)

**Standard(s):**

9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.

9.1.8.E.4 Prioritize personal wants and needs when making purchases.

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the relationship between purchases and needs and wants</li> <li>• Explain the concept of a cost/benefit relationship in terms of purchases</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the ethical concerns consumers should consider before making a purchase</li> <li>• Explain the financial considerations a consumer should make before making a purchase</li> <li>• Prioritize personal needs and wants</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Identify personal needs and wants</li> <li>• Define and explain the terms: ethical concerns, and financial responsibility</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):** 9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Develop a system of rules for determining whether or not personal information should be shared</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Identify personal information that should not be disclosed to others</li> <li>• Identify the consequences of disclosing personal information</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the idea of privacy</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
<b>0.0</b>	<b>Even with help, no success</b>

**Standard(s):** 9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain how paying by credit card vs paying by debit card will increase the total costs of items.</li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Analyze interest rates and fees for financial products including credit cards, debit cards, and gift cards</li> </ul>
<b>2.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• Explain the functions and purposes of credit cards, debit cards, and gift cards</li> </ul>
<b>1.0</b>	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>



0.0	Even with help, no success
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**Standard(s): 9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.**

4.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• <b>Develop a formula or algorithm to compare the unit costs of items</b></li> <li>• <b>Explain the other considerations for purchasing large versus small quantities</b></li> </ul>
3.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• <b>Compare the value of goods or services from different sellers when purchasing large quantities of large and small quantities.</b></li> <li>• <b>Compare the unit cost of items.</b></li> </ul>
2.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• <b>Explain that the cost of items is not always constant</b></li> </ul>
1.0	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
0.0	Even with help, no success

**Standard(s):**

**9.1.8.E.3 Compare and contrast product facts versus advertising claims.**

**9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.**

**9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.**

4.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• <b>Summarize the signals of deceptive advertising.</b></li> <li>• <b>Critically evaluate pieces of advertising.</b></li> </ul>
3.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• <b>Compare and contrast product facts versus advertising claims.</b></li> <li>• <b>Explain how fraudulent advertising and activities impact consumers.</b></li> <li>• <b>Justify the creation of consumer protection laws.</b></li> <li>• <b>Identify the different techniques of deceptive advertising.</b></li> <li>• <b>Explain the effects of deceptive advertising.</b></li> </ul>
2.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>•</li> </ul>
1.0	<b>With help, partial success at level 2.0 content and level 3.0 content:</b>
0.0	Even with help, no success

### **Unit Modifications for Special Population Students**

<b>Advanced Learners</b>	Allow for self-pacing of work as needed. Encourage students to develop their own sample ads outside of the FTC program that show deceptive advertising technique. Encourage them to locate and collect examples of deceptive advertising to share with classes. Encourage to build their own unit cost formulas.
<b>Struggling Learners</b>	Provide templates and samples for students to model work after. Provide additional mini-lessons on using the tools Provide specific guiding questions to answer discussion boards for FTC stores Provide formulas for calculating unit cost
<b>English Language Learners</b>	Provide video demonstrations and allow closed captioning when appropriate. Use graphics in addition to text to explain ideas Allow use of online translation tools

<p><b>Learners with an IEP</b></p>	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> <li>• Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>• Variation of input: adapting the way instruction is delivered</li> <li>• Variation of output: adapting how a student can respond to instruction</li> <li>• Variation of size: adapting the number of items the student is expected to complete</li> <li>• Modifying the content, process or product</li> </ul> <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a>.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a></p>
<p><b>Learners with a 504</b></p>	<p>Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.</p>

## Interdisciplinary Connections

**Indicators:**

**ISTE:**

- 1.b. Create original works as a means of self-expression
- 1.c. Use models and simulations to explore complex systems and issues
- 4.c. Collect and analyze data to identify solutions and/or make informed decisions.

**English Language Arts:**

- W.6. Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas efficiently as well as to interact and collaborate with others.
- L.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking
- L.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- RI.6.9. Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) one author's presentation of events with that of another (e.g., a memoir written by and a biography on the same person).
- SA.R.7. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and in words.

**Math:**

- 6.RP.A Understand ratio concepts and use ratio reasoning to solve problems

## Integration of 21<sup>st</sup> Century Skills

**Indicators:**

Communication: Participate in online discussion boards, and comment on others' posts

Collaboration: Work in groups to analyze unit cost for shopping. Work with partner to develop social media posters with slogans.

Critical Thinking: Analyze advertisements for signs of deception or fraud

Creativity: Design social media posters that include eye catching graphics and slogans

**Unit Title: Civic and Financial Responsibility**

**Unit Description: This unit explores the ethical responsibilities of businesses, governments, and individuals in terms of finances. Charitable giving is highlighted through a variety of methods. Students analyze how businesses, governments, and individuals are responsible to society to make smart financial decisions.**

**Unit Duration: 2 weeks**

### Desired Results

**Standard(s):**

**21<sup>st</sup> Century Life and Careers: Financial Literacy 9.1**

**Indicators:**

**9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.**

**9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.**

**9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance**

**Understandings:**

*Students will understand that...*

The production of goods shapes society.

Businesses, governments and individuals have a responsibility to the community to spend and save responsibly.

Businesses, governments, and individuals contribute to society in a variety of ways including charity.

Being a responsible consumer involves being aware of whom to which they are giving financial support.

**Essential Questions:**

**What should a consumer consider when making purchases?**

**How do businesses, individuals, and governments support the community with their practices?**

**What responsibilities do consumers have to society when considering purchases?**

**What is the relationship between consumer spending and responsibility to society?**

### Assessment Evidence

**Performance Tasks:**

Ethical Poster

Infographic Project

Philanthropist Poster

**Other Evidence:**

Nearpod responses

Exit cards

Online Discussion Boards

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**Benchmarks:**

**Unit (combined) benchmark: Critical Consumer and Civic Financial Responsibility test**

**Final Benchmark Summative Assessment**

**Learning Plan**

**Learning Activities:**

**Introductory Activities:**

Civic and Financial Responsibility Nearpod

**Hands/On- Interactive Activities:**

- My Code of Ethics
- Charity Letter
- Ethical Poster
- Infographic Project- work in partnership
- Philanthropy Quote
- Philanthropist Poster

**Extension Activities:**

Game Up: Counties' Work

**Resources:**

- Nearpod
- Microsoft Word
- Easel.ly
- Adobe Spark
- BrainPOP- GameUp
- Microsoft Publisher
- Project paper directions:
- Charity Letter
- Ethical Poster
- Infographic Project
- Philanthropy Quote
- Philanthropy Poster

**Unit Learning Goal and Scale**  
*(Level 2.0 reflects a minimal level of proficiency)*

**Standard(s):**

**9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.**

<b>4.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• <b>Identify current parts of society that were shaped by production and consumption of goods</b></li> </ul>
<b>3.0</b>	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>• <b>Explain how production and consumption shape society and help achieve goals</b></li> </ul>

	<ul style="list-style-type: none"> <li>Identify current production and consumption trends</li> </ul>
2.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Explain the ideas of production and consumption</li> </ul>
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

<b>Standard(s):</b>	
9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.	
4.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Correlate the financial behaviors of businesses, individuals, and governments with progress or lack thereof.</li> </ul>
3.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Explain the implications of legal and ethical behavior when making financial decisions</li> <li>Describe ethical decisions that individuals can make when making consumer decisions.</li> <li>Describe ethical decisions that business make when running their businesses</li> <li>Describe legal decisions that business make when running their businesses</li> <li>Describe ethical decisions governments make when spending money</li> </ul>
2.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Define and explain the idea of ethics.</li> <li>Identify decisions that businesses, individuals, and governments must make regarding money</li> <li>Explain the concept of charity and philanthropy</li> </ul>
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

<b>Standard(s):</b>	
9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance	
4.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Investigate companies who have made strong contributions to the economy and society.</li> <li>Brainstorm ways consumers can make good decisions about spending decisions.</li> </ul>
3.0	<b>Students will be able to:</b> <ul style="list-style-type: none"> <li>Explain the relationship between business fiscal responsibility and the economy</li> <li>Explain the relationship between government fiscal responsibility and the economy</li> </ul>

	<ul style="list-style-type: none"> <li>• Explain the relationship between consumer fiscal responsibility and the economy and personal finance</li> </ul>
2.0	<p>Students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain how people, businesses, and the government are responsible for making spending decisions</li> </ul>
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

### Unit Modifications for Special Population Students

<b>Advanced Learners</b>	Allow for self-pacing of work as needed. Encourage students to research and find examples of civically minded businesses. Encourage students to create interactive posters with multi-media.
<b>Struggling Learners</b>	Provide templates and samples for students to model work after. Provide additional mini-lessons on using the tools Provide companies and philanthropists for students to analyze Provide checklists
<b>English Language Learners</b>	Provide video demonstrations and allow closed captioning when appropriate. Use graphics in addition to text to explain ideas Allow use of online translation tools
<b>Learners with an IEP</b>	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> <li>• Variation of time: adapting the time allotted for learning, task completion, or testing</li> <li>• Variation of input: adapting the way instruction is delivered</li> <li>• Variation of output: adapting how a student can respond to instruction</li> <li>• Variation of size: adapting the number of items the student is expected to complete</li> <li>• Modifying the content, process or product</li> </ul> <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed <a href="#">here</a>. Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here <a href="http://www.udlguidelines.cast.org">www.udlguidelines.cast.org</a></p>
<b>Learners with a 504</b>	Refer to page four in the <a href="#">Parent and Educator Guide to Section 504</a> to assist in the development of appropriate plans.

### Interdisciplinary Connections

**Indicators:**

**ISTE:**

- 1.b. Create original works as a means of self-expression
- 2.b. Communicate information and ideas effectively to multiple audiences using a variety of media and formats
- 4.c. Collect and analyze data to identify solutions and/or make informed decisions.

**English Language Arts:**

W.6. Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas efficiently as well as to interact and collaborate with others.

L.1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking  
L.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.  
RI.6.9. Compare, contrast and reflect on (e.g. practical knowledge, historical/cultural context, and background knowledge) one author's presentation of events with that of another (e.g., a memoir written by and a biography on the same person).  
SA.R.7. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and in words.  
SA.SL.4 -Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience

## Integration of 21<sup>st</sup> Century Skills

### **Indicators:**

Communication: Share Quotes with classmates; Participate in online discussion boards

Collaboration: Work together with partners synchronous and asynchronously to develop an infographic about philanthropy

Critical Thinking: Analyze financial situations for ethical issues

Creativity: Design infographics, posters, and quote graphics that contain a wide variety of design elements and multi-media.